

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Candace K Almore

Debtor(s)

Case No. 15 B 16989

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 08/27/2015.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,366.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,366.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,325.02
Court Costs	\$0.00
Trustee Expenses & Compensation	\$40.98
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,366.00

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amer Coll Co/ACC International	Unsecured	417.00	NA	NA	0.00	0.00
Applied Card Bank	Unsecured	190.00	NA	NA	0.00	0.00
Capital One	Unsecured	550.00	NA	NA	0.00	0.00
CarMax Auto Finance	Secured	1,837.00	NA	1,837.00	0.00	0.00
CarMax Auto Finance	Secured	28,625.00	28,694.00	28,694.00	0.00	0.00
Comed	Unsecured	373.05	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	19,949.00	NA	NA	0.00	0.00
Dish	Unsecured	481.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	407.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	425.00	NA	NA	0.00	0.00
Grant & Weber	Unsecured	2,385.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	1,906.96	1,906.96	0.00	0.00
Internal Revenue Service	Priority	12,000.00	30,118.79	30,118.79	0.00	0.00
JP Morgan Chase Bank NA	Secured	152,817.00	148,572.93	148,572.93	0.00	0.00
JP Morgan Chase Bank NA	Secured	14,550.00	13,711.12	13,711.12	0.00	0.00
Medical Business Burea	Unsecured	91.00	NA	NA	0.00	0.00
Navient	Unsecured	149,934.00	NA	NA	0.00	0.00
Omega Rms	Unsecured	513.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	2,305.65	NA	NA	0.00	0.00
Sst/columbus Bank&trus	Unsecured	2,125.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	353.00	NA	NA	0.00	0.00
The Bureaus Inc.	Unsecured	696.00	NA	NA	0.00	0.00
Verizon	Unsecured	937.00	NA	NA	0.00	0.00
Verizon	Unsecured	70.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$148,572.93	\$0.00	\$0.00
Mortgage Arrearage	\$15,548.12	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,694.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$192,815.05	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,118.79	\$0.00	\$0.00
TOTAL PRIORITY:	\$30,118.79	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,906.96	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,366.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,366.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.